

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:  
Thomia S. West, Debtor

Case No.: 19-33709  
Judge: ABA  
Chapter: 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION**

The debtor in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by Rocket Mortgage, LLC, creditor,

A hearing has been scheduled for December 6, 2022, at 10:00 a.m..

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_\_.

☐ Certification of Default filed by \_\_\_\_\_,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

☒ Payments have been made in the amount of \$ 1,060.37, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

☒ **Other (explain your answer):**

Debtor fell behind due to necessary car repairs and mandatory course expenses which were needed for her teaching position. Debtor intends to forward a payment on November 24th and can cure the remaining two outstanding payments in a prompt and reasonable manner.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 11/15/2022

/s/ Thomia S. West  
Debtor's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

**NOTES:**

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.



## Transaction Details

Account:

Post date: 2022-11-14 05:00:00+00:00

Amount: -1060.37

Description: Draft 441

Type: withdrawal

Front:

Thomias West  
24 East Road  
Clementon, NJ 08021  
8564707096

441  
3-8475/2360

10/29/22

Pay to the Order of Bracket Mortgage \$ 1060.37

One thousand sixty dollars and 37/100 Dollars

FREEDOM CREDIT UNION

Shield

For Loan # 3337205415

0441

Circle Bank Watch: Modified Exchange Checks 1-800-685-4104 www.circlebankwatch.com © 2011 Capital, Licensed by Currency Credit Licensing

Back:

Security Features based on industry standards and include:

- Microprint: Microprint check and date
- Ghost: Ghosted check and date
- The Security Thread: A thread or line designed to deter fraud
- Security: A security thread or line designed to deter fraud
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111422 >074809862

01838047 0006577

00951907 109 000000935552513

JPMORGANCHASE BK NA

CR TO NMD

PAYEE ALL

RTS RSVD

CHECK BOX FOR MOBILE DEPOSIT

WHITE MARK

ENDORSE HERE